

# FOUND A DEAL? BE SURE YOUR BROKER IS FOR REAL!



***Make sure your broker's not a joker!***  
***Follow these simple tips and close your loan successfully:***

- 1.** Make sure your loan broker is licensed and registered with the Office of the Indiana Secretary of State Securities Division.
- 2.** Check your credit score, and borrow a realistic amount.
- 3.** Make copies of all documents you provide to the loan broker, including copies of your application.
- 4.** Read all pertinent documents.
- 5.** Get a complete Good Faith Estimate of Closing Costs.
- 6.** Get the name of the lender, their business address and telephone number, method of funding, and when you'll receive a written loan commitment letter.
- 7.** Know if the loan contains pre-payment penalties, balloon payments, etc.
- 8.** Know where your closing will take place and how to contact the title company.
- 9.** Get a draft copy of the HUD-1 Settlement Statement prior to closing.
- 10.** Be prepared to leave the closing if you find that the fees and the terms do not match what you were promised.

***Find out more at [IndianalInvestmentWatch.com](http://IndianalInvestmentWatch.com)***



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Indiana Secretary of State  
Securities Division

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**INDIANA**  
**INVESTMENT WATCH**

[www.IndianalInvestmentWatch.com](http://www.IndianalInvestmentWatch.com)

# BEFORE YOU SIGN, READ THE PRINT THAT'S FINE.



*Details matter when money matters!*

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# AVOID THE SHARKS, AND DON'T GET HOOKED.



## *Don't take the bait!*

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# LEARN THE FACTS OR LOSE YOUR SHIRT.



## INVESTOR BASIC TRAINING

Boot Camp For Your Bottom Line

*It's a cold, hard place if you  
don't do your homework!*

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